

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF TENNESSEE
MEMPHIS DIVISION**

In re:

**BANKRUPTCY
CASE NO. 14-26214-GWE**

Adrienne Franklin
Debtor

Specialized Loan Servicing LLC, as
Servicer for FV-1, Inc. in trust for
Morgan Stanley Mortgage Capital
Holdings LLC

Respondent

CHAPTER 13

Sylvia Ford Brown
Trustee
Respondents

OBJECTION TO CONFIRMATION

COMES NOW, Specialized Loan Servicing LLC, as Servicer for FV-1, Inc. in trust for Morgan Stanley Mortgage Capital Holdings LLC (SLS) and makes and files its Objection to the Confirmation of the Debtor's Chapter 13 plan for the reasons set forth below:

1.

Specialized Loan Servicing LLC holds a first priority deed of trust on the Debtor's residence at 5535 Liberty Ridge Cv., Memphis, TN 38125.

2.

The Debtor's Plan states arrearage owed to SLS at \$0.00 and that a modification is being sought.

3.

The Plan does not state the proper secured claim amount, nor does it indicate an intention to cure the delinquency through the Plan. It does not propose a monthly payment or adequate protection payment amount based in the entirety that Debtor anticipates a modification of the loan.

4.

Proof of Claim was filed 9/16/2014 reflecting an arrearage of \$54,751.60.

5.

The Debtor's plan is inaccurate and does not provide SLS with adequate protection.

THEREFORE, based upon the above and foregoing facts, SLS objects to the Confirmation of the Debtor's Chapter 13 Plan.

This the 8th day of June, 2015

Respectfully Submitted

/s/Richard B. Maner

Richard B. Maner, TBN 024019
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CERTIFICATE OF SERVICE

This is to certify that I have served a copy of **OBJECTION TO CONFIRMATION** electronically. Those not served electronically have been served by depositing same in the United States Mail in a properly addressed envelope to each with adequate postage thereon as follows:

Adrienne Franklin
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Memphis, TN 38125

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Sylvia Ford Brown
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Memphis, TN 38103

This the 8th day of June, 2015

Respectfully Submitted

/s/Richard B. Maner
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